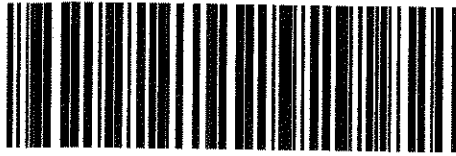


011494/106/012

PO Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 2038 5744

July 20, 2008

011494/1060.y30

DonnaLee M. DeMers
40 Florida St.
Woonsocket RI 02895

Dear Borrower(s):

RE: Loan Number

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by August 19, 2008, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

| | | |
|---|-----------|-----------------|
| Past Due Payments | \$ | 2,698.94 |
| Late Charge Balance | \$ | 169.47 |
| Other Fees | \$ | 0.00 |
| Suspense Balance | \$ | 0.00 |
| Total Delinquency as of 07/20/08 | \$ | 2,868.41 |
| Payments due in next 30 days | \$ | 1,354.30 |

Total due to cure default and bring loan current as of August 19, 2008 **\$4,222.71**

Your failure to pay this delinquency, plus additional payments and fees that may become due, will result in the acceleration of your Mortgage Note. Once acceleration has occurred, a foreclosure action, or any other remedy permitted under the terms of your Mortgage or Deed of Trust, may be initiated.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not constitute America's Servicing Co.'s waiver of the acceleration unless agreed to, in writing, by America's Servicing Co. and may be returned. If foreclosure is initiated, you will have the right to bring a court action to refute the existence of a default or offer any other defense to acceleration you may deem appropriate. You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

To avoid the possibility of acceleration you must pay

\$2,868.41 By July 31, 2008, 2:00 P.M. Central Time
\$4,222.71 By August 19, 2008, 2:00 P.M. Central Time

in CERTIFIED funds, to America's Servicing Co., PO Box 1820, Newark, NJ 07101-1820. If funds are not received by the above stated date, we will proceed to automatically accelerate your loan.

We are required by Federal Law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

If you would like to discuss the present condition of your loan, or if we can be of further assistance, please call our Loan Service Representatives at 800-842-7654, Mon. - Fri. 8 AM - 6 PM in your time zone. This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and, this company has a security interest in the property and will only exercise its rights as against the property.

Sincerely,

America's Servicing Co.
Default Management Department

012159/106/012

PO Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 5580 8546

August 17, 2008

Donnalee M. DeMers
40 Florida St.
Woonsocket RI 02895

012159/1060.v30

Dear Borrower(s):

RE: Loan Number

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by September 16, 2008, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

| | | |
|---|-----------|-----------------|
| Past Due Payments | \$ | 2,708.60 |
| Late Charge Balance | \$ | 169.47 |
| Other Fees | \$ | 0.00 |
| Suspense Balance | \$ | 0.00 |
| Total Delinquency as of 08/17/08 | \$ | 2,878.07 |
| Payments due in next 30 days | \$ | 1,354.30 |

Total due to cure default and bring loan current as of September 16, 2008 **\$4,232.37**

Your failure to pay this delinquency, plus additional payments and fees that may become due, will result in the acceleration of your Mortgage Note. Once acceleration has occurred, a foreclosure action, or any other remedy permitted under the terms of your Mortgage or Deed of Trust, may be initiated.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not constitute America's Servicing Co.'s waiver of the acceleration unless agreed to, in writing, by America's Servicing Co. and may be returned. If foreclosure is initiated, you will have the right to bring a court action to refute the existence of a default or offer any other defense to acceleration you may deem appropriate. You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

To avoid the possibility of acceleration you must pay

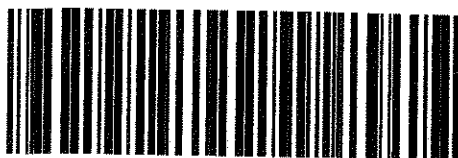
\$2,878.07 By August 31, 2008, 2:00 P.M. Central Time
\$4,232.37 By September 16, 2008, 2:00 P.M. Central Time

in CERTIFIED funds, to America's Servicing Co., PO Box 1820, Newark, NJ 07101-1820. If funds are not received by the above stated date, we will proceed to automatically accelerate your loan.

We are required by Federal Law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

011209/106/012

PO Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 5917 2476

October 19, 2008

DonnaLee M. DeMers
40 Florida St.
Woonsocket RI 02895

011209/1060/y30

Dear Borrower(s):

RE: Loan Number

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by November 18, 2008, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

| | | |
|---|-----------|-----------------|
| Past Due Payments | \$ | 2,708.60 |
| Late Charge Balance | \$ | 282.45 |
| Other Fees | \$ | 0.00 |
| Suspense Balance | \$ | 0.00 |
| Total Delinquency as of 10/19/08 | \$ | 2,991.05 |
| Payments due in next 30 days | \$ | 1,354.30 |

Total due to cure default and bring loan current as of November 18, 2008 \$4,345.35

Your failure to pay this delinquency, plus additional payments and fees that may become due, will result in the acceleration of your Mortgage Note. Once acceleration has occurred, a foreclosure action, or any other remedy permitted under the terms of your Mortgage or Deed of Trust, may be initiated.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not constitute America's Servicing Co.'s waiver of the acceleration unless agreed to, in writing, by America's Servicing Co. and may be returned. If foreclosure is initiated, you will have the right to bring a court action to refute the existence of a default or offer any other defense to acceleration you may deem appropriate. You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

To avoid the possibility of acceleration you must pay

\$2,991.05 By October 31, 2008, 2:00 P.M. Central Time
\$4,345.35 By November 18, 2008, 2:00 P.M. Central Time

in CERTIFIED funds, to America's Servicing Co., PO Box 1820, Newark, NJ 07101-1820. If funds are not received by the above stated date, we will proceed to automatically accelerate your loan.

We are required by Federal Law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

012711/106/012

PO Box 1225
Charlotte, NC 28201-1225



7100 4047 5100 5426 2073

June 15, 2008

Donnalee M. DeMers
40 Florida St.
Woonsocket RI 02895

012711/1060xy30

Dear Borrower(s):

RE: Loan Number

Our records indicate that your loan is in default. Unless the payments on your loan can be brought current by July 15, 2008, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

| | | |
|----------------------------------|----|----------|
| Past Due Payments | \$ | 2,689.28 |
| Late Charge Balance | \$ | 56.49 |
| Other Fees | \$ | 0.00 |
| Suspense Balance | \$ | 0.00 |
| Total Delinquency as of 06/15/08 | \$ | 2,745.77 |
| Payments due in next 30 days | \$ | 1,354.30 |

Total due to cure default and bring loan current as of July 15, 2008 **\$4,100.07**

Your failure to pay this delinquency, plus additional payments and fees that may become due, will result in the acceleration of your Mortgage Note. Once acceleration has occurred, a foreclosure action, or any other remedy permitted under the terms of your Mortgage or Deed of Trust, may be initiated.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not constitute America's Servicing Co.'s waiver of the acceleration unless agreed to, in writing, by America's Servicing Co. and may be returned. If foreclosure is initiated, you will have the right to bring a court action to refute the existence of a default or offer any other defense to acceleration you may deem appropriate. You have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and sale.

To avoid the possibility of acceleration you must pay

\$2,745.77 By June 30, 2008, 2:00 P.M. Central Time
\$4,100.07 By July 15, 2008, 2:00 P.M. Central Time

in CERTIFIED funds, to America's Servicing Co., PO Box 1820, Newark, NJ 07101-1820. If funds are not received by the above stated date, we will proceed to automatically accelerate your loan.

We are required by Federal Law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.